

Maureen Gaughan  
Bankruptcy Trustee  
PO Box 6729  
Chandler, Arizona 85246

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF

In re:	§	
	§	
MORENO, JULIANA GUEVARA DE	§	Case No. 11-22165-PHX DPC
MORENO, GILBERTO BARAJAS	§	
	§	
	§	
Debtor(s)	§	

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TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter of the United States Bankruptcy Code was filed on . The undersigned trustee was appointed on .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$

Funds were disbursed in the following amounts:

Payments made under an interim  
disbursement  
Administrative expenses  
Bank service fees  
Other payments to creditors  
Non-estate funds paid to 3<sup>rd</sup> Parties  
Exemptions paid to the debtor  
Other payments to the debtor

Leaving a balance on hand of<sup>1</sup> \$

The remaining funds are available for distribution.

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was \_\_\_\_\_ and the deadline for filing governmental claims was \_\_\_\_\_. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ \_\_\_\_\_. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ \_\_\_\_\_ as interim compensation and now requests a sum of \$ \_\_\_\_\_, for a total compensation of \$ \_\_\_\_\_<sup>2</sup>. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ \_\_\_\_\_, and now requests reimbursement for expenses of \$ \_\_\_\_\_, for total expenses of \$ \_\_\_\_\_<sup>2</sup>.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: \_\_\_\_\_ By: /s/Maureen Gaughan  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

**FORM 1**  
**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Page: 1  
**Exhibit A**

Case No: 11-22165-PHX DPC Judge: DANIEL P. COLLINS  
Case Name: MORENO, JULIANA GUEVARA DE  
MORENO, GILBERTO BARAJAS  
For Period Ending: 08/19/13

Trustee Name: Maureen Gaughan  
Date Filed (f) or Converted (c): 08/02/11 (f)  
341(a) Meeting Date: 09/23/11  
Claims Bar Date: 09/20/12

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 6817 W. HAZELWOOD ST., PHOENIX, AZ 85033	89,000.00	0.00		0.00	FA
2. kitchen table 6 chairs, 3 t.v's, desktop, living r	1,000.00	0.00		0.00	FA
3. children;s clothing, husband and wife's clothes 68	200.00	0.00		0.00	FA
4. 1 wedding band	200.00	0.00		0.00	FA
5. 2007 chevy impala	3,500.00	0.00		0.00	FA
6. 2007 chevy silverado	7,000.00	0.00		0.00	FA
7. 2006 TRAIL BLAZER	8,000.00	0.00		0.00	FA
8. bishon	200.00	0.00		0.00	FA
9. TAX REFUND (u)	0.00	0.00		1,809.28	FA
10. Post-Petition Interest Deposits (u)	Unknown	N/A		0.03	FA
11. WAGES (u)	0.00	0.00		224.72	FA

	Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$0.00
\$109,100.00	\$2,034.03
	\$0.00
	(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Initial Projected Date of Final Report (TFR): 08/02/14      Current Projected Date of Final Report (TFR): 08/02/14

**FORM 2**

**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Page: 1  
Exhibit B

Case No: 11-22165-PHX -DPC  
Case Name: MORENO, JULIANA GUEVARA DE  
MORENO, GILBERTO BARAJAS  
Taxpayer ID No: \*\*\*\*\*5748  
For Period Ending: 08/19/13

Trustee Name: Maureen Gaughan  
Bank Name: Bank of Kansas City  
Account Number / CD #: \*\*\*\*\*8457 Checking Account

Blanket Bond (per case limit): \$ 72,661,955.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
05/11/12		Trsf In From Bank of America	INITIAL WIRE TRANSFER IN	9999-000	2,033.20		2,033.20
06/14/12		Bank of Kansas City	BANK SERVICE FEE	2600-000		1.35	2,031.85
07/16/12		Bank of Kansas City	BANK SERVICE FEE	2600-000		2.25	2,029.60
08/01/12	001001	JULIANA GUEVARA DE MORENO GILBERTO MORENO 6817 W. HAZELWOOD ST. PHOENIX, AZ 85033	Non Estate Funds	8500-000		689.19	1,340.41
08/14/12		Bank of Kansas City	BANK SERVICE FEE	2600-000		2.32	1,338.09
09/17/12		Bank of Kansas City	BANK SERVICE FEE	2600-000		1.74	1,336.35
10/15/12		Bank of Kansas City	BANK SERVICE FEE	2600-000		1.48	1,334.87
11/15/12		Bank of Kansas City	BANK SERVICE FEE	2600-000		1.53	1,333.34
12/14/12		Bank of Kansas City	BANK SERVICE FEE	2600-000		1.48	1,331.86
01/16/13		Bank of Kansas City	BANK SERVICE FEE	2600-000		1.52	1,330.34
02/14/13		Bank of Kansas City	BANK SERVICE FEE	2600-000		1.52	1,328.82
03/14/13		Bank of Kansas City	BANK SERVICE FEE	2600-000		1.78	1,327.04
04/12/13		Bank of Kansas City	BANK SERVICE FEE	2600-000		1.97	1,325.07
04/30/13		Bank of Kansas City	BANK SERVICE FEES	2600-000		10.00	1,315.07
05/31/13		Bank of Kansas City	BANK SERVICE FEE	2600-000		10.00	1,305.07

Page Subtotals 2,033.20 728.13

**FORM 2**

**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Page: 2  
Exhibit B

Case No: 11-22165-PHX -DPC  
Case Name: MORENO, JULIANA GUEVARA DE  
MORENO, GILBERTO BARAJAS  
Taxpayer ID No: \*\*\*\*\*5748  
For Period Ending: 08/19/13

Trustee Name: Maureen Gaughan  
Bank Name: Bank of Kansas City  
Account Number / CD #: \*\*\*\*\*8457 Checking Account

Blanket Bond (per case limit): \$ 72,661,955.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
COLUMN TOTALS					2,033.20	728.13	1,305.07
Less: Bank Transfers/CD's					<u>2,033.20</u>	<u>0.00</u>	
Subtotal					0.00	728.13	
Less: Payments to Debtors					<u>689.19</u>	<u>689.19</u>	
Net					0.00	38.94	

Page Subtotals 0.00 0.00

**FORM 2**

**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Page: 3  
Exhibit B

Case No: 11-22165-PHX -DPC  
Case Name: MORENO, JULIANA GUEVARA DE  
MORENO, GILBERTO BARAJAS  
Taxpayer ID No: \*\*\*\*\*5748  
For Period Ending: 08/19/13

Trustee Name: Maureen Gaughan  
Bank Name: Bank of America  
Account Number / CD #: \*\*\*\*\*9762 Money Market - Interest Bearing

Blanket Bond (per case limit): \$ 72,661,955.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
04/02/12	9, 11	UNITED STATES TREASURY	TAX REFUND	1224-000	1,997.00		1,997.00
04/02/12	9	STATE OF ARIZONA	TAX REFUND	1224-000	37.00		2,034.00
04/30/12	10	Bank of America	INTEREST REC'D FROM BANK	1270-000	0.02		2,034.02
05/11/12	10	Bank of America	INTEREST REC'D FROM BANK	1270-000	0.01		2,034.03
05/11/12		Bank of America	BANK FEES	2600-000		0.83	2,033.20
		901 MAIN STREET					
		10TH FLOOR					
		DALLAS, TX 75283					
05/11/12		Trsf To Bank of Kansas City	FINAL TRANSFER	9999-000		2,033.20	0.00

COLUMN TOTALS	2,034.03	2,034.03	0.00
Less: Bank Transfers/CD's	0.00	2,033.20	
Subtotal	2,034.03	0.83	
Less: Payments to Debtors		0.00	
Net	2,034.03	0.83	

	NET	ACCOUNT
TOTAL - ALL ACCOUNTS	NET DEPOSITS	DISBURSEMENTS
Checking Account - *****8457	0.00	38.94
Money Market - Interest Bearing - *****9762	2,034.03	0.83
	2,034.03	39.77
	(Excludes Account Transfers)	(Excludes Payments To Debtors)
		Total Funds On Hand

Page Subtotals 2,034.03 2,034.03

## TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 11-22165-PHX DPC

Case Name: MORENO, JULIANA GUEVARA DE

MORENO, GILBERTO BARAJAS

Trustee Name: Maureen Gaughan

Balance on hand \$

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000001	Santander Consumer USA Inc., servicer for Sovereig	\$	\$	\$	\$

Total to be paid to secured creditors \$

Remaining Balance \$

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Maureen Gaughan	\$	\$	\$
Trustee Expenses: Maureen Gaughan	\$	\$	\$

Total to be paid for chapter 7 administrative expenses \$

Remaining Balance \$

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$            must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$            have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be            percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000002	Atlas Acquisitions LLC	\$	\$	\$
000003	Atlas Acquisitions LLC	\$	\$	\$
000004	Quantum3 Group LLC	\$	\$	\$
000005	Bureaus Investment Group Portfolio No 16 LLC	\$	\$	\$
000006	PYOD, LLC its successors and assigns as assignee	\$	\$	\$
000007	RC Willey Financial Services	\$	\$	\$
000008	Capital One Bank (USA), N.A.	\$	\$	\$
000009	Capital One Bank (USA), N.A.	\$	\$	\$
000010	sallie mae	\$	\$	\$
000011	PYOD, LLC its successors and assigns as assignee	\$	\$	\$



Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000012	Portfolio Recovery Associates, LLC	\$	\$	\$
000013	SPRINGLEAF FINANCIAL S	\$	\$	\$
000014	Capital One, N.A.	\$	\$	\$

Total to be paid to timely general unsecured creditors \$ \_\_\_\_\_

Remaining Balance \$ \_\_\_\_\_

Tardily filed claims of general (unsecured) creditors totaling \$ \_\_\_\_\_ have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be \_\_\_\_\_ percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ \_\_\_\_\_ have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be \_\_\_\_\_ percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE